Sales Associate: Leslie Wheatley, License# 5016609
Broker of Record: Sandy Olson, License# 527089

Team Office: 6 W Main Street, Middletown, MD 21769
Main Office: 5202 Presidents Court #310, Frederick, MD 21703

Disclosure Package:

20781 Beaver Creek Road
Boonsboro, Maryland 21713

Download these docs from here

- Listing Brokers Offer of Compensation
- Schools
- FEMA Flood Map -Zone X
- Plat
- Aerial lot lines from public records
- SDAT Record
- Current Tax Bill
- Septic Records
- Inclusion & Exclusions Addenda
- Maryland Residential Property Disclosure and Disclaimer Statement
- Homeowners Insurance Disclosure
- General Addendum - Appraisal Order Timeline
- Notice to Buyer & Seller of Buyer's Rights & Seller's Obligations
- Washington County Notices and Disclosures
- Disclosure of Information on Lead-Based Paint
- Maryland Lead Poisoning Program Disclosure
- MLS Errors Disclosure Statement
- Consent for Dual Agency
- Notification of Dual Agency Within a Team
- Affiliated Business Disclosure
- Updates

PLEASE LEAVE THIS COPY AT THE PROPERTY

– *these documents are available online, on the property website and in the MLS* –

Maryland REALTORS®

LISTING BROKER'S OFFER OF COOPERATIVE COMPENSATION

(This form shall *not* be uploaded to the Multiple Listing Service)

Seller(s): **Janice Moon**

Listing Broker: **RE/MAX Results**

Property Address: **20781 Beaver Creek Road, Boonsboro, MD 21713**

This agreement serves as confirmation of the cooperative compensation offered by Listing Broker to Buyer Brokers or Subagents in relation to the sale of the property noted above. The Listing Broker shall pay the cooperative compensation to a Buyer Broker or Subagent who completes performance specified herein. Seller acknowledges that the offer of cooperative compensation is fully negotiable and not fixed by law or established by any membership organization with which Listing Broker is affiliated. In this agreement, "Seller" includes "Landlord"; "Buyer" includes "Tenant"; and "Contract of Sale" includes "Lease."

1. In the event of a sale or exchange of the above property is made to a buyer produced or assisted by a Buyer Broker or Subagent, Seller has authorized Listing Broker to pay cooperative compensation to the Buyer Broker or Subagent.

2. Listing Broker shall pay cooperative compensation to the Buyer Broker in the amount of $_____ or 2.5 % of the purchase price.

3. Listing Broker shall pay cooperative compensation to the Subagent in the amount of $_____ or _____ % of the purchase price.

4. The source of compensation does not affect the agency relationships between a buyer and Seller and their respective real estate brokers.

5. Nothing herein shall make a Buyer's Broker or Subagent a party to the Contract of Sale. Buyer's Broker or Subagent shall be an intended third-party beneficiary of the right to be paid compensation from the Listing Broker herein.

6. The cooperative compensation earned by Buyer Broker or Subagent shall be paid at settlement from the proceeds of the transaction.

7. In the event of a conflict relating to cooperative compensation between a Contract of Sale and this Offer of Cooperative Compensation, this Offer of Cooperative Compensation shall control.

RE/MAX Results
Listing Broker (Company Name)

Leslie Wheatley 10/16/2026
Listing Broker/Authorized Representative Signature Date

Janice L Moon 10/16/2026
Seller Signature Date
Janice Moon

Seller Signature Date

Buyer Broker (Company Name)

Buyer Broker/Authorized Representative Signature Date

Buyer Signature Date

Buyer Signature Date

Subagent (Company Name)

Subagent's Broker/Authorized Representative Signature Date

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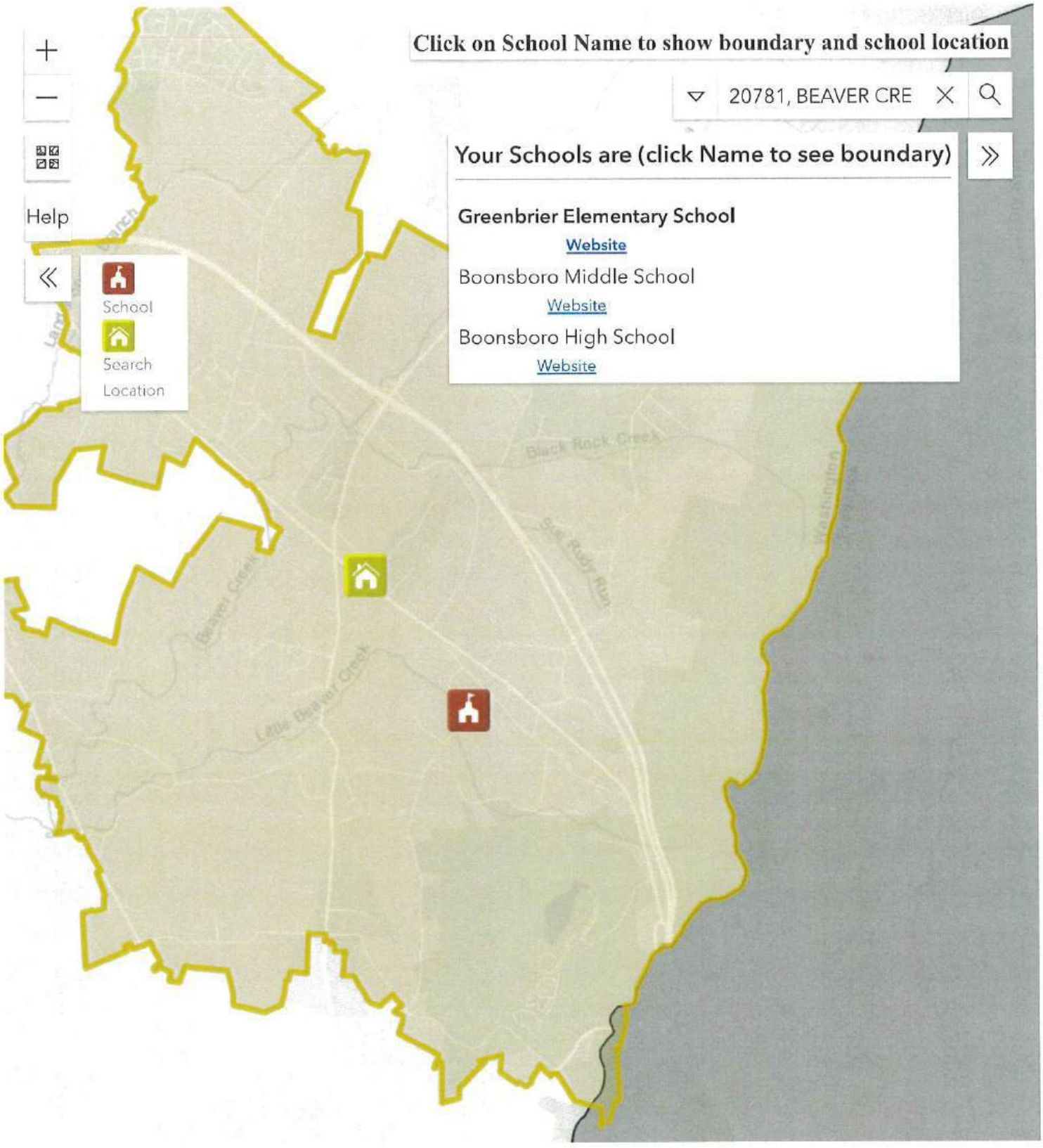
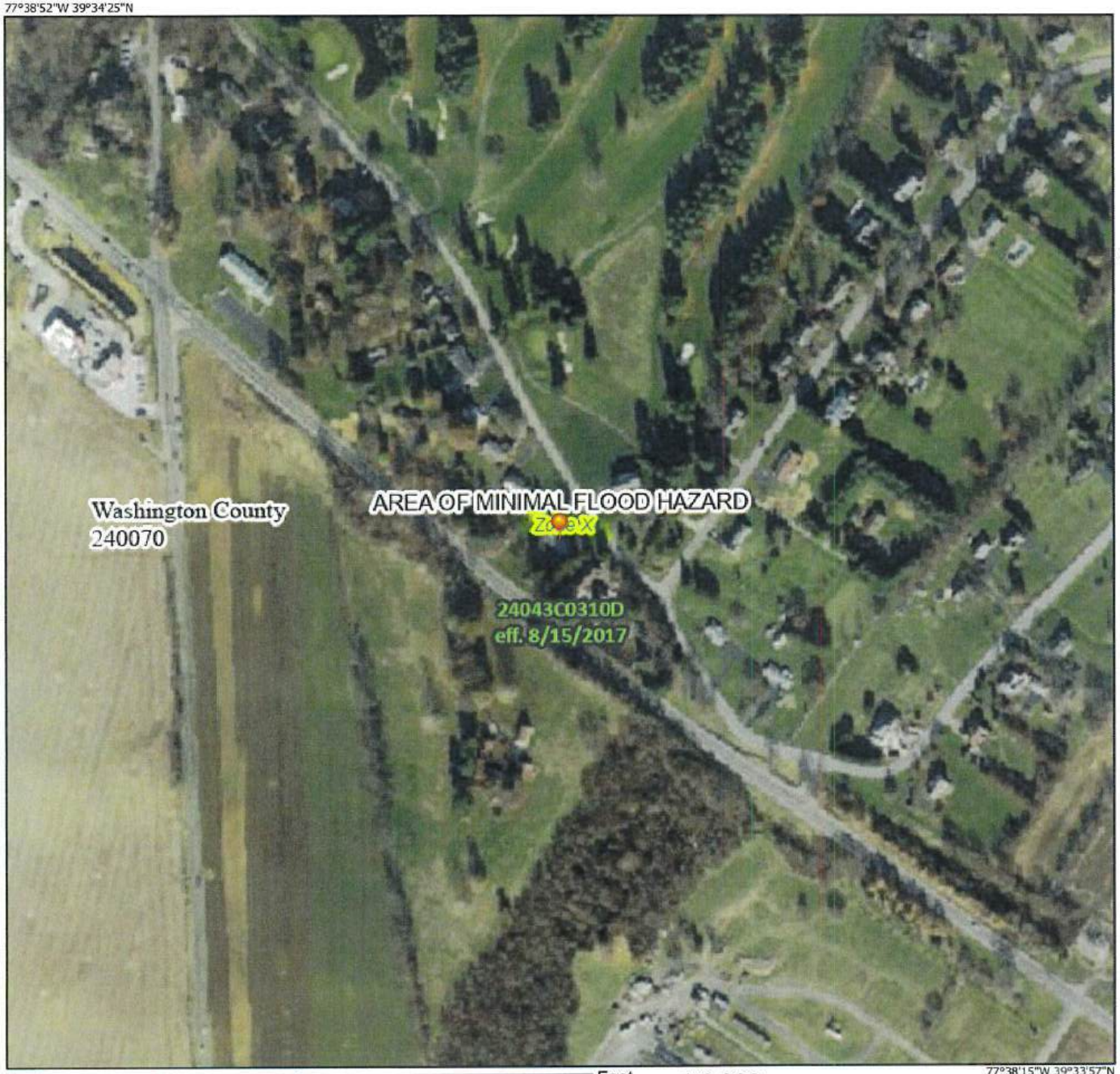


Disclaimer: The interactive school attendance zone map is an application provided by the Washington County Government Geographic Information System Office, and utilizes a database of address points that are maintained and updated by the County. The results provided by this tool can be subject to errors based on the look-up algorithm, user input, and other factors. The attendance zones depicted are approved by the Board of Education of Washington County. Washington County Public Schools (WCPS) is not responsible for errors observed or encountered while using this application. Questions regarding school assignments should be directed to the WCPS Student Services Department - 301-766-2960.

National Flood Hazard Layer FIRMette

FEMA

77°38'52"W 39°34'25"N



77°38'15"W 39°33'57"N

0 250 500 1,000 1,500 2,000 Feet

1:6,000

Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

SPECIAL FLOOD HAZARD AREAS
- Without Base Flood Elevation (BFE) Zone A, V, A99
- With BFE or Depth Zone AE, AO, AH, VE, AR
- Regulatory Floodway

OTHER AREAS OF FLOOD HAZARD
- 0.2% Annual Chance Flood Hazard, Area of 1% annual chance flood with average depth less than one foot or with drainag areas of less than one square mile Zone
- Future Conditions 1% Annual Chance Flood Hazard Zone X
- Area with Reduced Flood Risk due to Levee. See Notes. Zone X
- Area with Flood Risk due to Levee Zone D

OTHER AREAS
- NO SCREEN Area of Minimal Flood Hazard Zone X
- Effective LOMRs
- Area of Undetermined Flood Hazard Zone

GENERAL STRUCTURES
- Channel, Culvert, or Storm Sewer
- Levee, Dike, or Floodwall

OTHER FEATURES
- 20.2 / 17.5 Cross Sections with 1% Annual Chance Water Surface Elevation
- Coastal Transect
- Base Flood Elevation Line (BFE)
- Limit of Study
- Jurisdiction Boundary
- Coastal Transect Baseline
- Profile Baseline
- Hydrographic Feature

MAP PANELS
- Digital Data Available
- No Digital Data Available
- Unmapped

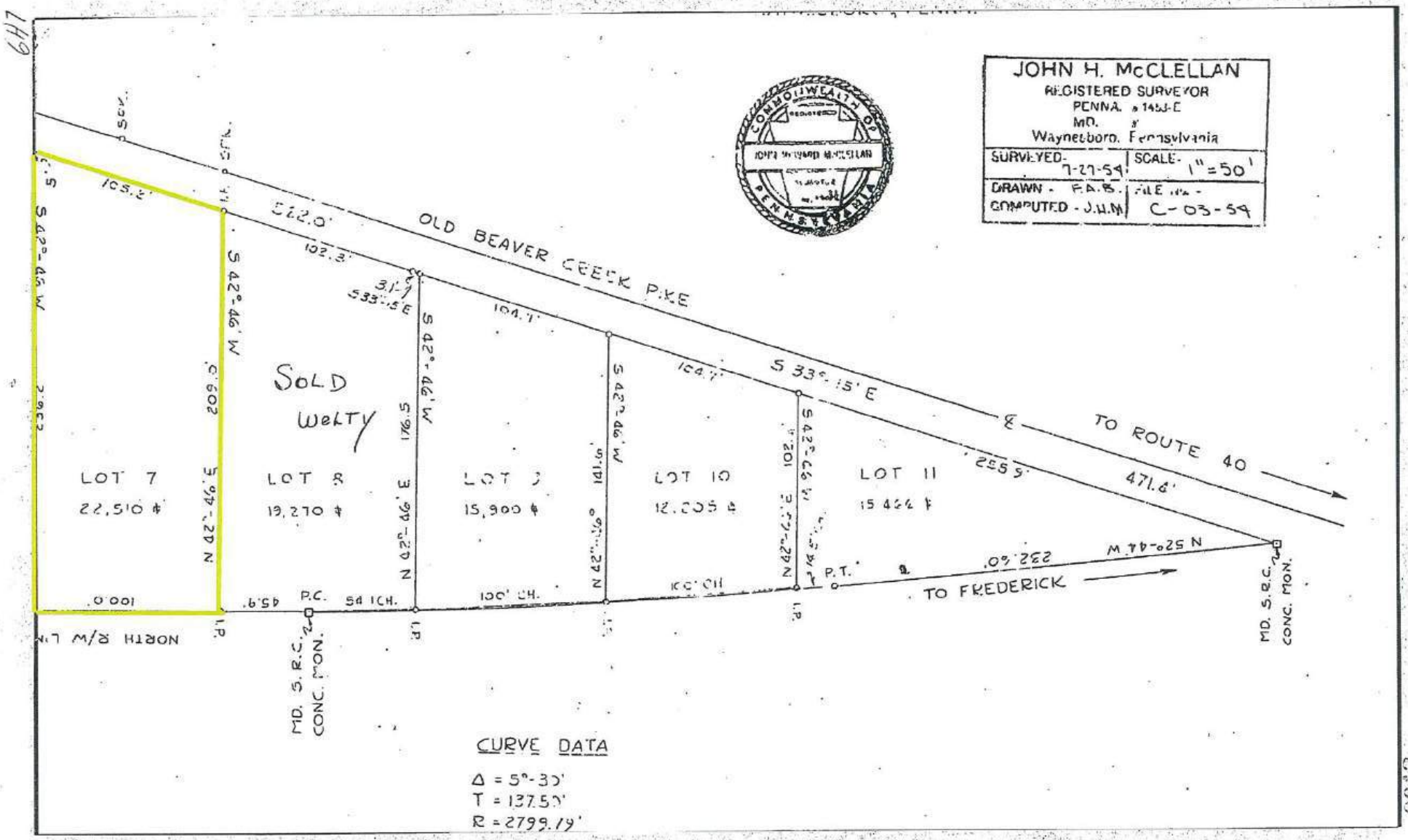
N

The pin displayed on the map is an approximate point selected by the user and does not represe an authoritative property location.

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on 10/14/2026 at 5:00 PM and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.



WASHINGTON COUNTY CIRCUIT COURT (Land Records) (GMS 312, p. 0647, MSA_CE18_262. Date available 09/27/2005. Printed 04/13/2023.

Zoned - Rural Village (RV)

ArcGIS Web Map



10/14/2026, 12:43:57 PM

Washington SixInchImagery

Property view

1:1,253

0 0.01 0.01 0.03 mi

0 0.01 0.03 0.05 km

MD iMAP, DoIT

Real Property Data Search ( )
Search Result for WASHINGTON COUNTY

Search Tax Maps	No Ground Rent Redemption on File	No Ground Rent Registration on File

Special Tax Recapture: None

Account Number: District - 16 Account Identifier - 005185

Owner Information

Owner Name:	MOON JANICE	**Use:**	RESIDENTIAL
		Principal Residence:	YES
Mailing Address:	20781 BEAVER CREEK ROAD BOONSBORO MD 21713-	**Deed Reference:**	/07268/ 00262

Location & Structure Information

Premises Address:	20781 BEAVER CREEK RD BOONSBORO 21713-0000	**Legal Description:**	LOT 7 0.54 AC 20781 BEAVER CREEK ROAD

Map:	Grid:	Parcel:	Neighborhood:	Subdivision:	Section:	Block:	Lot:	Assessment Year:	Plat No:
0063	0012	0168	16010180.22	0000				2025	Plat Ref:

Town: None

Primary Structure Built	Above Grade Living Area	Finished Basement Area	Property Land Area	County Use
1970	1,891 SF	765 SF	23,522 SF	

Stories	Basement	Type	Exterior	Quality	Full/Half Bath	Garage	Last Notice of Major Improvements	Pending Permit
1	YES	STANDARD UNIT	BRICK/	4	2 full	1 Attached		None

Value Information

	Base Value	Value As of 01/01/2025	Phase-in Assessments As of 07/01/2026	 As of 07/01/2027
Land:	86,700	91,700		
Improvements	333,000	420,400		
Total:	419,700	512,100	481,300	512,100
Preferential Land:	0	0		

Transfer Information

Seller: DELANEY STEPHEN FRANCIS JR	**Date:** 06/22/2023	**Price:** $465,000
Type: ARMS LENGTH IMPROVED	**Deed1:** /07268/ 00262	**Deed2:**
Seller: GUNNIN LUTHER P	**Date:** 11/13/2019	**Price:** $332,500
Type: ARMS LENGTH IMPROVED	**Deed1:** /06111/ 00268	**Deed2:**
Seller: HORNE PHYLLIS I	**Date:** 01/31/2011	**Price:** $249,900
Type: NON-ARMS LENGTH OTHER	**Deed1:** /04035/ 00001	**Deed2:**

Exemption Information

Partial Exempt Assessments:	Class	07/01/2026	07/01/2027
County:	000	0.00	
State:	000	0.00	
Municipal:	000	0.00|0.00	0.00|0.00

Special Tax Recapture: None

Homestead Application Information

Homestead Application Status: Approved 10/15/2024

Homeowners' Tax Credit Application Information

Homeowners' Tax Credit Application Status: No Application **Date:**

Washington County, MD **Real Estate Property Tax Bill** **07/01/2026 to 06/30/2027**

Prop Acct ID	FY	Customer No.	Bill No.
16-005185	2027	314537	32216

Property Description

LOT 7 0.54 AC
20781 BEAVER CREEK ROAD

PRINCIPAL RESIDENCE

Map: 0063
Parcel: 0168
Liber: 7268
Folio: 262
Jurisdiction: 000

Charges	Assessment	Rate	Amount
RE STATE TAX	481,300	.112000	539.06
RE COUNTY TAX	481,300	.928000	4,466.46
BAY RESTORATION FEE			60.00
CTY HMSTD 105% CRED	-18,581	.928000	-172.43
TOTAL TAX			4,893.09
TOTAL DUE			4,893.09

See below for actual payment amount due.
We anticipate payment from your mortgage company

MOON JANICE
20781 BEAVER CREEK ROAD
BOONSBORO, MD 21713

Interest applies Oct 1st rate of 1% per month.
Amount based on per $100 of Assessment.
Constant Yield Rate =.8749

Keep this copy for your records.

Return this coupon with your payment

Prop Acct ID	FY	Customer No.	Bill No.
16-005185	2027	314537	32216

Your cancelled check is your receipt.
Enclose self-addressed stamped envelope for copy of receipt.

2nd Semiannual Payment Due	
SERVICE CHARGE .0000	.00
Dec	2,416.54

Use this coupon when paying second Semiannual installment in December.

☐ Check here if requesting address correction.
Please make changes on address below.

Make checks payable to: Washington County Treasurer, and mail to address below.

MOON JANICE
20781 BEAVER CREEK ROAD
BOONSBORO, MD 21713

Washington County Treasurer's Office
35 West Washington Street, Suite 102
Hagerstown, MD 21740-4868

2082027100032216400004893095000O

Return this coupon with your payment

Prop Acct ID	FY	Customer No.	Bill No.
16-005185	2027	314537	32216

Your cancelled check is your receipt.
Enclose self-addressed stamped envelope for copy of receipt.

Annual Payment Amount Due	
Remit this amount if paid in:	
Jul	4,871.61
Aug	4,893.09
Sep	4,893.09
Oct	4,917.26
Nov	4,941.42
Dec	4,965.59

1st Semiannual Payment Amount Due	
Remit this amount if paid in:	
Jul	2,465.81
Aug	2,476.55
Sep	2,476.55
Oct	2,500.72
Nov	2,524.88
Dec	2,549.05

Use this coupon when paying Annual or First Semiannual installment

☐ Check here if requesting address correction.
Please make changes on address below.

Make checks payable to: Washington County Treasurer, and mail to address below.

MOON JANICE
20781 BEAVER CREEK ROAD
BOONSBORO, MD 21713

Washington County Treasurer's Office
35 West Washington Street, Suite 102
Hagerstown, MD 21740-4868

2082027100032216400004893095000O

875

WASHINGTON COUNTY HEALTH DEPARTMENT 1302 PENNSYLVANIA AVENUE 791-3270

Application for permit for a temporary: sewerage ✓ **water** _____ **Receipt No.** 47024 **No.** 98160

Name of Applicant (Please Print) Address Boonsboro Md Phone

X PHYLLIS + JAMES HORINE 20781 BEAVER CRK. RD. 733-9173 733-9173

Property location, subdivision, block, lot

Y Same

No. Bedrooms	Lot size	Garbage Grinder	Auto Washer	Water Supply (type)
Y 3	3/4 Approx	Yes ☐ No ☑	Yes ☑ No ☐	Well

Commercial Use ☐ Domestic Use ☑ New Home ☐ Existing Home ☒ Repair ☒

System(s) will be installed in compliance with Maryland and State Regulations 26.04.02

Owner's Signature X James R. Horine

TO BE COMPLETED BY THE HEALTH DEPARTMENT

If Commercial: Complete plans submitted for approval Yes ☐ No ☐

Test Results: Repair Area No. 1 _____ min. Repair Area No. 2 _____ min.

Soil type	When to test	Flood Plain	Hydro-Geological Excav.
		Yes ☐ No ☐	Bedrock _____ ft. Water table _____ ft.

Minimum septic tank size	Distribution box	Minimum distance from water supply:
existing	Yes ☒ No ☐	100 ft. or _____ ft.

Test results Primary Area Tile field system: 30 Min.

Test results Primary Area Seepage Pit system: Min.

Total length of tile lines 1 ft.

Number of pits:

Distance between lines 9 ft.

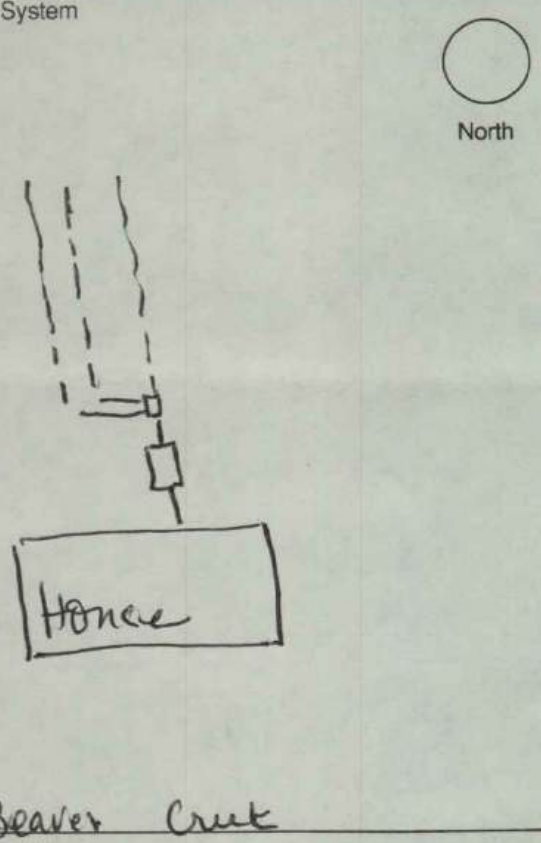
Total depth: ft.

Liquid depth: ft.

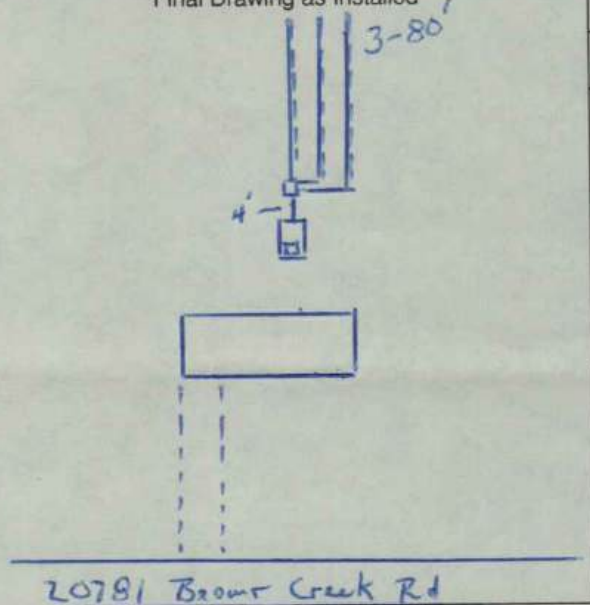
Number of lines	Length lines	Size excavation	Side wall area
X 3	80 ft. each extra 1' total stone under pipe	ft. X ft.	sq. ft.

Width of trench	Maximum depth	Type of tank:
3 ft. wide	3 ft. @ 18" cover	1200

Proposed System



Final Drawing as Installed



Special Instructions or Corrections

Biofilter and riser required

7D permit J Horine

Grid Coordinates _____ E _____

Date Received: 4-17-98 By: ER

Tax Map No:

Parcel No:

PERMIT GOOD FOR ONE YEAR

Permit date: 4-17-98

Issued ☑ AJT

Denied ☐

SITE SUITABLE: Yes ☑ No ☐

FINAL INSPECTION

Water Supply

Approved ☐

Disapproved ☐

Date:

Driller:

FINAL INSPECTION

Sewage Systems

Approved ☒

Disapproved ☐ DCB

Date: 22 July 98

Installer: Dave Hoffman

License No.:

Grout:

Date:

No. Bags:

Casing: _____ ft.

Sanitarian:

Water Sample Results:

Permanent Disinfection ☐

Well Tag No.

Approved by:

Title:

Reviewed by: E Cose

Date mailed: 7-22-98

Mailed to Horine

Permit Conditions:

1. No part of system(s) to be covered until inspected and approved by the Health Department.
2. Any changes from the proposed drawing must be first approved by the Health Department.
3. Change in final grade without prior approval voids permit.
4. To comply with Title 26.04.02.03 (A), (2) this system(s) must be abandoned and connection made to community water and sewage facilities within one year or less after the system becomes available.

Maryland REALTORS®

DISCLOSURE OF INCLUSIONS/EXCLUSIONS, LEASED ITEMS, AND UTILITIES ADDENDUM

UPON EXECUTION BY BUYER AND SELLER, THIS DOCUMENT WILL BECOME AN ADDENDUM TO THE CONTRACT OF SALE

SELLER'S DISCLOSURE made on 10/16/2026 ■ ADDENDUM to Contract of Sale dated _____
between Buyer _____
and Seller **Janice Moon**
for Property known as **20781 Beaver Creek Road, Boonsboro, MD 21713**.

1. INCLUSIONS/EXCLUSIONS. Included in the purchase price are all permanently attached fixtures, including all smoke detectors (and, carbon monoxide detectors, as applicable). Certain other **now existing items** which may be considered personal property, whether installed or stored upon the property, ***are included if box below is checked.***

[✓] Alarm System	[✓] Exist. W/W Carpet	[ ] Playground Equipment	[ ] TV Antenna
[✓] Ceiling Fan(s) # ___	[✓] Fireplace Screens/Doors	[ ] Pool, Equipment & Cover	[ ] Trash Compactor
[✓] Central Vacuum	[ ] Fireplace Equipment	[✓] Refrigerator(s) # 2	[✓] Wall Mount TV Brackets
[✓] Clothes Dryer	[✓] Freezer	[ ] w/ Ice Maker(s) # ___	[✓] Wall Oven(s) # ___
[✓] Clothes Washer	[ ] Furnace Humidifier	[ ] Satellite Dish	[✓] Water Filter
[.] Cooktop	[ ] Garage Opener(s) # ___	[✓] Screens	[✓] Water Softener
[✓] Dishwasher	[ ] Garage remote(s) # ___	[✓] Shades/Blinds	[ ] Window A/C Unit(s) # ___
[✓] Drapery/Curtain Rods	[ ] Garbage Disposal	[ ] Storage Shed(s) # ___	[ ] Window Fan(s) # ___
[✓] Draperies/Curtains	[ ] Hot Tub, Equipment & Cover	[✓] Storm Doors	[ ] Wood Stove
[ ] Electronic Air Filter	[ ] Intercom	[✓] Storm Windows	
[✓] Exhaust Fan(s) # ___	[✓] Microwave	[✓] Stove or Range	

ADDITIONAL INCLUSIONS (SPECIFY): refrig in basement, metal shelves in basement storage
ADDITIONAL EXCLUSIONS (SPECIFY): shelves in sewing room DO NOT STAY

2. LEASED ITEM(S) INCLUDED:

NA

[ ] Fuel Tank(s)	[ ] Other _____
[ ] Solar Panels	[ ] Other _____
[ ] Alarm System	[ ] Other _____
[ ] Water Treatment System	[ ] Other _____

ADDITIONAL TERMS AND/OR INFORMATION REGARDING LEASED ITEM(S): _____

3. UTILITIES: WATER, SEWAGE, HEATING, AND AIR CONDITIONING **(check all that apply):**

Water Supply	[ ] Public	[✓] Well				
Sewage Disposal	[ ] Public	[✓] Septic	[ ] Other _____			
Heating	[ ] Gas	[✓] Electric	[ ] Oil	[ ] Heat Pump	[✓] Other electric baseboards	
Hot Water	[ ] Gas	[✓] Electric	[ ] Oil		[ ] Other wall units	
Air Conditioning	[ ] Gas	[✓] Electric			[ ] Other _____	

Utility Service Providers: _____

All other terms and conditions of the Contract of Sale remain in full force and effect.

Buyer Signature	**Date**	**Seller Signature** Janice Moon	**Date** 10/16/2026
Buyer Signature	**Date**	**Seller Signature**	**Date**

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MARYLAND RESIDENTIAL PROPERTY DISCLOSURE AND DISCLAIMER STATEMENT

Property Address: **20781 Beaver Creek Road, Boonsboro, MD 21713**

Legal Description: **LOT 7 0.54 AC 20781 BEAVER CREEK ROAD**

NOTICE TO SELLER AND PURCHASER

Section 10-702 of the Real Property Article, *Annotated Code of Maryland*, requires the seller of certain residential real property to furnish to the purchaser either (a) a RESIDENTIAL PROPERTY DISCLAIMER STATEMENT stating that the seller is selling the property "as is" and makes no representations or warranties as to the condition of the property or any improvements on the real property, except as otherwise provided in the contract of sale, or in a listing of latent defects; or (b) a RESIDENTIAL PROPERTY DISCLOSURE STATEMENT disclosing defects or other information about the condition of the real property actually known by the seller. Certain transfers of residential property are excluded from this requirement (see the exemptions listed below).

10-702. EXEMPTIONS. The following are specifically excluded from the provisions of §10-702:

1. The initial sale of single family residential real property:
   A. that has never been occupied; or
   B. for which a certificate of occupancy has been issued within 1 year before the seller and buyer enter into a contract of sale;
2. A transfer that is exempt from the transfer tax under §13-207 of the Tax-Property Article, except land installment contracts of sales under §13-207(a) (11) of the Tax-Property Article and options to purchase real property under §13- 207(a)(12) of the Tax-Property Article;
3. A sale by a lender or an affiliate or subsidiary of a lender that acquired the real property by foreclosure or deed in lieu of foreclosure;
4. A sheriff's sale, tax sale, or sale by foreclosure, partition, or by court appointed trustee;
5. A transfer by a fiduciary in the course of the administration of a decedent's estate, guardianship, conservatorship, or trust;
6. A transfer of single family residential real property to be converted by the buyer into use other than residential use or to be demolished; or
7. A sale of unimproved real property.

Section 10-702 also requires the seller to disclose information about latent defects in the property that the seller has actual knowledge of. The seller must provide this information even if selling the property "as is." "Latent defects" are defined as: Material defects in real property or an improvement to real property that:

(1) A purchaser would not reasonably be expected to ascertain or observe by a careful visual inspection of the real property; and
(2) Would pose a direct threat to the health or safety of:
   (i) the purchaser; or
   (ii) an occupant of the real property, including a tenant or invitee of the purchaser.

MARYLAND RESIDENTIAL PROPERTY DISCLOSURE STATEMENT

NOTICE TO SELLERS: Complete and sign this statement only if you elect to disclose defects, including latent defects, or other information about the condition of the property actually known by you; otherwise, sign the Residential Property Disclaimer Statement. You may wish to obtain professional advice or inspections of the property; however, you are not required to undertake or provide any independent investigation or inspection of the property in order to make the disclosure set forth below. The disclosure is based on your personal knowledge of the condition of the property at the time of the signing of this statement.

NOTICE TO PURCHASERS: The information provided is the representation of the Seller(s) based upon the actual knowledge of Seller(s) as of the date of their signature(s) on this form; it is not the representation of the real estate broker or salesperson, if any. You may wish to obtain professional advice about, or an inspection of, the property. Disclosure by the Seller(s) is not a substitute for an inspection by an independent home inspection company, and you may wish to obtain such an inspection. The information contained in this statement is not a warranty by the Seller(s) as to; the condition of the property of which the Seller(s) has no actual knowledge, or other conditions of which the Seller(s) has no actual knowledge.

Please indicate your actual knowledge with respect to the following:

1. How long have you owned the property? 3 yrs
2. Property Systems: Water, Sewage, Heating & Air Conditioning (Answer all that apply)

Water Supply □ Public ☑ Well □ Other _____
Sewage Disposal □ Public ☑ Septic System: What type of Septic System? □ Holding Tank □ Other Describe: _____
Garbage Disposal □ Yes ☑ No
Dishwasher ☑ Yes □ No
Heating □ Oil □ Natural Gas ☑ Electric □ Heat Pump Age 5 □ Other Describe: base boards & water heater

Air Conditioning ☑ Central Air ☐ Window Units ☐ Wall Mounted A/C ☐ Other Describe: _____

Hot Water ☐ Oil ☐ Natural Gas ☑ Electric ☐ Capacity 50 Age NEW ☐ Other installed 2026

3. Foundation: Any settlement or other problems? ☐ Yes ☑ No ☐ Unknown
   Comments: _____
4. Basement: Does your house have a basement or crawl space? ☑ Yes ☐ No
   If yes, select one: ☑ Basement ☐ Crawl Space
   a. Is there any water damage, leaks, or evidence of moisture? ☐ Yes ☑ No ☐ Unknown
   b. Does the basement or crawl space have a sump pump? ☐ Yes ☑ No
   If yes, is it operational? ☐ Yes ☐ No ☐ Unknown
   Comments: _____
5. Roof: Any leaks or evidence of moisture? ☐ Yes ☑ No ☐ Unknown
   Type of Roof: metal Age 7 yrs
   Comments: _____
   Is there any existing fire-retardant treated plywood? ☐ Yes ☐ No ☑ Unknown
   Comments: _____
6. Other Structural Systems, including walls and floors:
   Comments: _____
   Any defects (structural or otherwise)? ☐ Yes ☑ No ☐ Unknown
   Comments: _____
7. Plumbing system: Is the system in operating condition including the absence of leaks? ☑ Yes ☐ No ☐ Unknown
   Comments: _____
8. Heating Systems: Is heat supplied to all finished rooms? ☑ Yes ☐ No ☐ Unknown
   Comments: _____
   Is the system in operating condition? ☑ Yes ☐ No ☐ Unknown
   Comments: _____
9. Air Conditioning System: Is there an air conditioning system? ☑ Yes ☐ No
   If yes, select one: ☑ Central Air ☐ Window Units ☐ Wall Mounted A/C ☐ Other Describe: _____
   Comments: _____
   a. Is cooling supplied to all finished rooms? ☑ Yes ☐ No ☐ Unknown ☐ Does Not Apply
   Comments: _____
   b. Is the system in operating condition? ☑ Yes ☐ No ☐ Unknown ☐ Does Not Apply
   Comments: _____
10. Electric Systems: Are there any problems with electrical fuses, circuit breakers, outlets, or wiring? ☐ Yes ☑ No ☐ Unknown
    Comments: _____
11. Does the property have a sprinkler system? ☐ Yes ☑ No
12. Do the smoke alarms comply with all requirements for smoke alarms as set forth in Title 9 of the Public Safety article, including with respect to their number, location, arrangement, type, power source, and any other requirement? (See sections 9-101-109 of the Public Safety article.) ☑ Yes ☐ No ☐ Unknown
    Comments: _____
    a. Will all smoke alarms provide an alarm in the event of a power outage? ☑ Yes ☐ No ☐ Unknown
    b. Are any of the smoke alarms over 10 years old? ☐ Yes ☑ No ☐ Unknown
    c. Are all battery-operated smoke alarms sealed, tamper resistant units incorporating a silence/hush button and using long-life batteries. ☑ Yes ☐ No ☐ Unknown ☐ N/A (no battery operated units)
13. Sewer/Septic Systems: What type of sewer/septic system? Select one: ☐ Public ☑ Septic
    a. If septic, what type: ☑ Holding Tank ☐ Other Describe: _____
    b. Is the septic system functioning properly? ☑ Yes ☐ No ☐ Unknown ☐ Does Not Apply
    If not sure, contact your local health department.
    c. When was the system last pumped? Date 2023 ☐ Unknown
    Comments: _____
14. Water Supply: Any problem with water supply? ☐ Yes ☑ No ☐ Unknown
    Comments: _____
    a. Home water treatment system: ☑ Yes ☐ No ☐ Unknown
    Comments: UV lite, whole house filter, condition, softener
    b. Fire sprinkler system: ☐ Yes ☑ No ☐ Unknown ☐ Does Not Apply
    Comments: _____
    c. Are the systems in operating condition? ☑ Yes ☐ No ☐ Unknown
    Comments: _____
15. Insulation:
    In exterior walls? ☑ Yes ☐ No ☐ Unknown
    In ceiling/attic? ☑ Yes ☐ No ☐ Unknown
    In any other areas? ☑ Yes ☐ No Where? _____
    Comments: replaced all house insulation w/Orkin including garage & basement ceiling

16. Exterior Drainage: Does water stand on the property for more than 24 hours after a heavy rain? □ Yes ☒ No □ Unknown
Comments: _____
Are gutters and downspouts in good repair? ☑ Yes □ No □ Unknown
Comments: _____
17. Wood-destroying insects: Any infestation and/or prior damage? □ Yes ☒ No □ Unknown
Comments: _____
Any treatments or repairs? ☑ Yes □ No □ Unknown
Any warranties? □ Yes □ No ☒ Unknown
Comments: Orkin does continous preventive contracts
18. Are there any hazardous or regulated materials (including, but not limited to, licensed landfills, asbestos, radon gas, lead-based paint, oil tank, propane tank, underground storage tanks, or other contamination) on the property? □ Yes ☑ No □ Unknown
If yes, specify below.
Comments: house has radon remediation system
a. If you or a contractor have made improvements to the property, were the required permits issued by the county or local permitting office, and did the improvements pass all required inspections? ☑ Yes □ No □ Does Not Apply □ Unknown
Comments: licensed contractor did work
19. If the property relies on fossil fuel combustion for heat, ventilation, hot water, clothes dryer operation, or other purposes, is a carbon monoxide alarm installed in the property? ☑ Yes □ No □ Unknown
Comments: _____
20. Are there any zoning violations, nonconforming uses, violation of building restrictions or setback requirements or any recorded or unrecorded easement, except for utilities, on or affecting the property? □ Yes ☒ No □ Unknown If yes, specify below.
Comments: _____
21. Is the property located in a flood zone, conservation area, wetland area, Chesapeake Bay critical area or Designated Historic District?
□ Yes ☒ No □ Unknown If yes, specify below.
Comments: _____
a. If answered Yes, are there currently any open violations? Comments: _____
22. Is the property subject to any restriction imposed by a Homeowners Association or any other type of community association?
□ Yes ☒ No □ Unknown If yes, specify below.
Comments: _____
23. Is the property subject to any restrictions imposed by a covenant? □ Yes □ No ☒ Unknown If yes, specify below.
Comments: _____
24. Has the property ever had flooding or a fire? □ Yes ☒ No □ Unknown
Comments: _____
25. Are there any other material defects, including latent defects, affecting the physical condition of the property?
□ Yes ☒ No □ Unknown
Comments: _____

NOTE: Seller(s) may wish to disclose the condition of other buildings on the property on a separate RESIDENTIAL PROPERTY DISCLOSURE STATEMENT.

The seller(s) acknowledge having carefully examined this statement, including any comments, and verify that it is complete and accurate as of the date signed. The seller(s) further acknowledge that they have been informed of their rights and obligations under §10-702 of the Maryland Real Property Article.

Seller(s) Janice L. Moon Date 10/16/2026
Janice Moon
Seller(s) _____ Date _____

NOTICE TO PURCHASER: THIS DISCLOSURE STATEMENT IS NOT A SUBSTITUTE FOR A HOME INSPECTION.

The purchaser(s) acknowledge receipt of a copy of this disclosure statement and further acknowledge that they have been informed of their rights and obligations under §10-702 of the Maryland Real Property Article.

Purchaser _____ Date _____

Purchaser _____ Date _____

MARYLAND RESIDENTIAL PROPERTY DISCLAIMER STATEMENT

NOTICE TO SELLER(S): Sign this statement only if you elect to sell the property without representations and warranties as to its condition, except as otherwise provided in the contract of sale and in the listing of latent defects set forth below; otherwise, complete and sign the RESIDENTIAL PROPERTY DISCLOSURE STATEMENT.

Section 10-702 also requires the seller to disclose information about latent defects in the property that the seller has actual knowledge of. The seller must provide this information even if selling the property "as is." "Latent defects" are defined as: Material defects in real property or an improvement to real property that:

(1) A purchaser would not reasonably be expected to ascertain or observe by a careful visual inspection of the real property; and

(2) Would pose a direct threat to the health or safety of:

(i) the purchaser; or

(ii) an occupant of the real property, including a tenant or invitee of the purchaser.

Except for the latent defects listed below, the undersigned seller(s) of the real property make no representations or warranties as to the condition of the real property or any improvements thereon, and the purchaser will be receiving the real property "as is" with all defects, including latent defects, which may exist, except as otherwise provided in the real estate contract of sale. The seller(s) acknowledge having carefully examined this statement and further acknowledge that they have been informed of their rights and obligations under §10-702 of the Maryland Real Property Article.

Does the seller(s) have actual knowledge of any latent defects? □ Yes □ No If yes, specify:

_____

_____

_____

_____

_____

_____

_____

_____

_____

Seller _____ Date _____

Seller _____ Date _____

NOTICE TO PURCHASER: THIS DISCLAIMER STATEMENT IS NOT A SUBSTITUTE FOR A HOME INSPECTION.

The purchaser(s) acknowledge receipt of a copy of this disclaimer statement and further acknowledge that they have been informed of their rights and obligations under §10-702 of the Maryland Real Property Article.

Purchaser _____ Date _____

Purchaser _____ Date _____

FREDERICK COUNTY ASSOCIATION OF REALTORS®

HOMEOWNER'S INSURANCE DISCLOSURE

Property Address: 20781 Beaver Creek Road (Street Address) Boonsboro, MD 21713 (City/State/Zip)

To assist the buyer in securing a homeowner's policy, the Seller makes the following disclosure by checking the appropriate statement:

1. ✓ I/We have filed no insurance claims, nor have any knowledge of any claims filed on the property listed above in the past five (5) years. I/We are not aware of any existing conditions that may lead to a claim against our homeowner's insurance policy.

2. ___ I/We have filed _____ insurance claim(s) or know that there has/have been claims made during the past five (5) years, either by me/us or by the previous owner(s).

If item number 2 is checked, please describe the facts of the claim and/or conditions that may have led to a claim:

_____

_____

_____

_____

_____

_____

_____

_____

The current insurance company is: Connie Phillips

Janice L. Moon 10/16/2026
Seller's Signature / Date
Janice Moon

_____
Buyer's Signature / Date

_____
Seller's Signature / Date

_____
Buyer's Signature / Date

Updated 2025

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REALTOR®

EQUAL HOUSING OPPORTUNITY

GENERAL ADDENDUM

Special provisions attached to and hereby made a part thereof, the Contract dated _____

on Lot 7 , Block _____ , Subdivision _____ ,

20781 Beaver Creek Road, Boonsboro, MD 21713 ,

located in WASHINGTON County , Maryland between

(Purchasers) _____

and (Sellers) Janice Moon .

ALL PARTIES UNDERSTAND AND AGREE THAT THE BUYER WILL HAVE THEIR LENDER ORDER THE APPRAISAL FOR THE ABOVE MENTIONED PROPERTY WITHIN 10 DAYS OF CONTRACT

RATIFICATION WITH CONFIRMATION SENT BY EMAIL TO THE LISTING AGENT AT THE FOLLOWING EMAIL ADDRESS:
lesliewheatleyremax@gmail.com .

Janice L. Moon
Seller

Purchaser

Seller

Purchaser

10/16/2026
Date

Date

FORM #1320 **7/05**

Maryland REALTORS®

NOTICE TO BUYER AND SELLER OF BUYER'S RIGHTS AND SELLER'S OBLIGATIONS UNDER MARYLAND'S SINGLE FAMILY RESIDENTIAL PROPERTY CONDITION DISCLOSURE LAW

ADDENDUM dated _____ to the Contract of Sale between Buyer _____ and Seller **Janice Moon** for Property known as **20781 Beaver Creek Road, Boonsboro, MD 21713**.

NOTE: This notice does not apply to: (1) the initial sale of single family residential property which has never been occupied, or for which a certificate of occupancy has been issued within one year prior to the date of the Contract; (2) a transfer that is exempt from the transfer tax under Subsection 13-207 of the Tax-Property Article, except land installments contracts of sale under Subsection 13-207(a)(11) of the Tax-Property Article and options to purchase real property under Subsection 13-207(a)(12) of the Tax-Property Article; (3) a sale by a lender or an affiliate or subsidiary of a lender that acquired the real property by foreclosure or deed in lieu of foreclosure; (4) a sheriff's sale, tax sale, or sale by foreclosure, partition or by court appointed trustee; (5) a transfer by a fiduciary in the course of the administration of a decedent's estate, guardianship, conservatorship, or trust; (6) a transfer of single family residential real property to be converted by the buyer into a use other than residential use or to be demolished; or (7) a sale of unimproved real property.

Section 10-702 of the Real Property Article of the Annotated Code of Maryland ("Section 10-702") requires that a seller of a single family residential property ("the property") deliver to each buyer, on or before entering into a contract of sale, on a form published and prepared by the Maryland Real Estate Commission, **EITHER**:

(A) A written property condition disclosure statement listing all defects including latent defects, or information of which the seller has actual knowledge in relation to the following:

(i) Water and sewer systems, including the source of household water, water treatment systems, and sprinkler systems;
(ii) Insulation;
(iii) Structural systems, including the roof, walls, floors, foundation and any basement;
(iv) Plumbing, electrical, heating, and air conditioning systems;
(v) Infestation of wood-destroying insects;
(vi) Land use matters;
(vii) Hazardous or regulated materials, including asbestos, lead-based paint, radon, underground storage tanks, and licensed landfills;
(viii) Any other material defects, including latent defects, of which the seller has actual knowledge;
(ix) Whether the required permits were obtained for any improvements made to the property;
(x) Whether the smoke alarms:
1. will provide an alarm in the event of a power outage;
2. are over 10 years old; and
3. if battery operated, are sealed, tamper resistant units incorporating a silence/hush button and use long-life batteries as required in all Maryland homes by 2018; and
(xi) If the property relies on the combustion of a fossil fuel for heat, ventilation, hot water, or clothes dryer operation, whether a carbon monoxide alarm is installed on the property.

"Latent defects" under Section 10-702 means material defects in real property or an improvement to real property that:

(i) A buyer would not reasonably be expected to ascertain or observe by a careful visual inspection, and
(ii) Would pose a threat to the health or safety of the buyer or an occupant of the property, including a tenant or invitee of the buyer;

OR

(B) A written disclaimer statement providing that:

(i) Except for latent defects of which the seller has actual knowledge, the seller makes no representations or warranties as to the condition of the real property or any improvements on the real property; and
(ii) The buyer will be receiving the real property "as is," with all defects, including latent defects, that may exist, except as otherwise provided in the contract of sale of the property.

At the time the disclosure or disclaimer statement is delivered to you ("the buyer"), you are required to date and sign a written acknowledgement of receipt on the disclosure or disclaimer statement which shall be included in or attached to the contract of sale.

Section 10-702 further provides that a buyer who receives the disclosure or disclaimer statement on or before entering into a contract of sale does not have the right to rescind the contract based upon the information contained in the disclosure or disclaimer statement.

You are hereby notified that, in certain circumstances, you have the right to rescind your contract with the seller if the seller fails to deliver to you the written property condition disclosure or disclaimer statement. Section 10-702 provides that a buyer who does not receive the disclosure or disclaimer statement on or before entering into the contract has the unconditional right, upon written notice to the seller or seller's agent.

(i) To rescind the contract at any time before the receipt of the disclosure or disclaimer statement or within 5 days following receipt of the disclosure or disclaimer statement; and
(ii) To the immediate return of any deposits made on account of the contract.

Your right to rescind the contract under Section 10-702 terminates if not exercised before making a written application to a lender for a mortgage loan, if the lender discloses in writing at or before the time application is made that the right to rescind terminates on submission of the application or within 5 days following receipt of a written disclosure from a lender who has received your application for a mortgage loan, if the lender's disclosure states that your right to rescind terminates at the end of that 5 day period.

Your rights as a buyer under Section 10-702 may not be waived in the contract and any attempted waiver is void. Your rights as the buyer to terminate the contract under Section 10-702 are waived conclusively if not exercised before:

(i) Closing or occupancy by you, whichever occurs first, in the event of a sale; or
(ii) Occupancy, in the event of a lease with option to purchase.

The information contained in the property condition disclosure statement is the representation of the seller and not the representation of the real estate broker or sales person, if any. A disclosure by the seller is not a substitute for an inspection by an independent professional home inspection company. You should consider obtaining such an inspection. The information contained in a disclosure statement by the seller is not a warranty by the seller as to the condition of the property of which condition the seller has no actual knowledge or other condition, including latent defects, of which the seller has no actual knowledge. The seller is not required to undertake or provide an independent investigation or inspection of the property in order to make the disclosures required by Section 10-702. The seller is not liable for an error, inaccuracy or omission in the disclosure statement if the error, inaccuracy or omission was based upon information that was not within the actual knowledge of the seller or was provided to the seller by a third party as specified in Section 10-702(i) or (j).

You may wish to obtain professional advice about the property or obtain an inspection of the property.

The undersigned buyer(s) and seller(s) acknowledge receipt of this notice on the date indicated below and acknowledge that the real estate licensee(s) named below have informed the buyer(s) and the seller(s) of the buyer(s)' rights and the seller(s)' obligations under Section 10-702.

Buyer's Signature	Date	Janice L. Moon Seller's Signature **Janice Moon**	10/16/2026 Date
Buyer's Signature	Date	Seller's Signature	Date
Agent's Signature	Date	Leslie Wheatley Agent's Signature **Leslie Wheatley**	10/16/2026 Date

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Produced with Lone Wolf Transactions (zipForm Edition) 717 N Harwood St, Suite 2200, Dallas, TX 75201 www.lwolf.com

APPENDIX A WASHINGTON COUNTY RIGHT TO FARM NOTICE

Washington County has a Right to Farm Ordinance that recognizes the right to farm Agricultural Lands in a manner consistent with Generally Accepted Agricultural Management Practices. Contact the Washington County Planning Department at 240-313-2430 or visit the County's website at https://www.washco-md.net/planning-zoning/ for further information.

APPENDIX B REAL ESTATE TRANSFER DISCLOSURE STATEMENT

THIS REAL ESTATE TRANSFER DISCLOSURE STATEMENT CONCERNS THE REAL PROPERTY LOCATED IN WASHINGTON COUNTY, STATE OF MARYLAND, DESCRIBED AS **20781 Beaver Creek Road**. THIS STATEMENT IS A DISCLOSURE OF THE EXISTENCE OF THE RIGHT TO FARM ORDINANCE FOR WASHINGTON COUNTY ("THE ORDINANCE") AS REQUIRED BY THE ORDINANCE.

THE FOLLOWING ARE REPRESENTATIONS MADE BY THE SELLER AND ARE NOT THE REPRESENTATIONS OF THE AGENT(S), IF ANY. THIS INFORMATION IS A DISCLOSURE AND IS NOT INTENDED TO BE PART OF ANY CONTRACT BETWEEN THE BUYER AND SELLER.

WASHINGTON COUNTY ALLOWS AGRICULTURAL OPERATIONS (as defined in the Ordinance) WITHIN THE COUNTY. You may be subject to inconveniences or discomfort arising from such operations, including but not limited to noise, odors, fumes, dust, flies, the operation of machinery of any kind during any 24-hour period (including aircraft), vibration, the storage and disposal of manure, and the application by spraying or otherwise of chemical fertilizers, soil amendments, and pesticides. Washington County has determined that inconveniences or discomforts associated with such agricultural operations shall not be considered to be an interference with the reasonable use and enjoyment of land, if such operations are conducted in accordance with Generally Accepted Agricultural Management Practices. Washington County has established a reconciliation board to assist in the resolution of disputes that might arise between persons in this County regarding whether agricultural operations conducted on Agricultural Lands are causing an interference with the reasonable use and enjoyment of land or personal well being and whether those operations are being conducted in accordance with Generally Accepted Agricultural Practices. If you have any question concerning this policy or the reconciliation board, please contact the Washington County Planning Department for additional information.

NOTICE ON ZONES OF DEWATERING INFLUENCE: The property may be located in a "Zone of Dewatering Influence . ." Such a zone is defined under Maryland law as the area surrounding a surface pit mine in "karst" terrain (limestone and carbonate rock containing closed depressions, sinkholes, caverns, cavities, and underground channels), where groundwater has been depleted through pumping activities in the subject mine. Dewatering of karst terrain may result in gradual caving in or sinking of the surface of the land. Dewatering may also result in declining ground water levels, which may affect the yield of wells on a property. The Maryland Department of the Environment (MDE) is required to provide on its website for use by the public a searchable map of established zones of dewatering influence. The MDE website can be accessed at https://mde.maryland.gov/programs/LAND/mining/Pages/mapping.aspx

A PURCHASER OF REAL PROPERTY LOCATED IN BALTIMORE COUNTY, CARROLL COUNTY, FREDERICK COUNTY, OR WASHINGTON COUNTY IS ADVISED TO CONTACT THE MARYLAND DEPARTMENT OF THE ENVIRONMENT TO DETERMINE WHETHER THE REAL PROPERTY FOR PURCHASE IS LOCATED WITHIN A ZONE OF DEWATERING INFLUENCE. MARYLAND LAW PROVIDES CERTAIN REMEDIES FOR PROPERTY IMPACTED BY DEWATERING.

Seller Janice L. Moon Date: 10/16/2026

Seller _____ Date: _____

I/WE ACKNOWLEDGE RECEIPT OF A COPY OF THIS STATEMENT:

Buyer _____ Date: _____

Buyer _____ Date: _____

IF YOU DESIRE LEGAL ADVICE CONCERNING THE EFFECT OF THIS DISCLOSURE, PLEASE CONSULT YOUR ATTORNEY.

Maryland REALTORS®

DISCLOSURE OF INFORMATION ON LEAD-BASED PAINT AND/OR LEAD-BASED PAINT HAZARDS

Property Address: 20781 Beaver Creek Road Boonsboro, MD 21713

SELLER/LANDLORD REPRESENTS AND WARRANTS, INTENDING THAT SUCH BE RELIED UPON REGARDING THE ABOVE PROPERTY, THAT (**SELLER/LANDLORD TO INITIAL APPLICABLE LINE**): JW / _____ housing was constructed prior to 1978 **OR** _____ / _____ date of construction is uncertain.

FEDERAL LEAD WARNING STATEMENT: A buyer/tenant of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may contain lead-based paint and that exposure to lead from lead-based paint, paint chips or lead paint dust may place young children at risk of developing lead poisoning if not managed properly. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller/landlord of any interest in residential real property is required to disclose to the buyer/tenant the presence of known lead-base paint hazards and to provide the buyer/tenant with any information on lead-based paint hazards from risk assessments or inspections in the seller's/landlord's possession. A **tenant** must receive a federally approved pamphlet on lead poisoning prevention. It is recommended that a **buyer** conduct a risk assessment or inspection for possible lead-based paint hazards prior to purchase.

Seller's/Landlord's Disclosure

(a) Presence of lead-based paint and/or lead-based paint hazards (initial (i) or (ii) below):

(i) _____ / _____ Known lead-based paint and/or lead-based paint hazards are present in the housing (explain).

_____

_____

(ii) JW / _____ Seller/Landlord has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

(b) Records and reports available to the seller (initial (i) or (ii) below):

(i) _____ / _____ Seller/Landlord has provided the purchaser/tenant with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below).

_____

_____

(ii) JW / _____ Seller/Landlord has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

Buyer's/Tenant's Acknowledgment (initial)

(c) _____ / _____ Buyer/Tenant has received copies of all information listed in section (b)(i) above, if any.

(d) _____ / _____ Buyer/Tenant has received the pamphlet Protect Your Family from Lead In Your Home.

(e) Buyer has (initial (i) or (ii) below):

(i) _____ / _____ received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards; or

(ii) _____ / _____ waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

Agent's Acknowledgment (initial)

(f) LW Agent has informed the Seller/Landlord of the Seller's/Landlord's obligations under 42 U.S.C. 4852(d) and is aware of his/her responsibility to ensure compliance.

Certification of Accuracy

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

Buyer/Tenant	**Date**	Janice L. Moon **Seller/Landlord** Janice Moon	10/16/2026 **Date**
Buyer/Tenant	**Date**	**Seller/Landlord**	**Date**
Buyer's/Tenant's Agent	**Date**	Leslie Wheatley **Seller's/Landlord's Agent** Leslie Wheatley	10/16/2026 **Date**

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Maryland REALTORS®

MARYLAND LEAD POISONING PREVENTION PROGRAM DISCLOSURE

Property Address: 20781 Beaver Creek Road Boonsboro, MD 21713

MARYLAND LEAD POISONING PREVENTION PROGRAM DISCLOSURE: Under the Maryland Lead Poisoning Prevention Program (the "Maryland Program"), any leased residential dwelling constructed prior to 1978 is required to be registered with the Maryland Department of the Environment (MDE). Detailed information regarding compliance requirements may be obtained at: http://www.mde.state.md.us/programs/Land/LeadPoisoningPrevention/Pages/index.aspx.

1. Seller hereby discloses that the Property was constructed prior to 1978;

AND

The Property _____/_____ **is** or JM/_____ **is not** registered in the Maryland Program ***(Seller to initial applicable line)***.

2. If the Property was constructed prior to 1978 and Buyer intends to lease the Property effective immediately following settlement or in the future, Buyer is required to register the Property with the Maryland Department of the Environment within thirty (30) days following the date of settlement or within thirty (30) days following the conversion of the Property to rental property as required by the Maryland Program. Buyer is responsible for full compliance under the Maryland Program, including but not limited to, registration; inspections; lead-paint risk reduction and abatement procedures; payment of all fees, costs and expenses; and the notice requirements to tenants.

3. If the Property is registered under the Maryland Program as indicated above, Seller further discloses to Buyer that an event as defined under the Maryland Program (including, but not limited to, notice of the existence of lead-based paint hazards or notice of elevated blood lead levels from a tenant or state, local or municipal health agency) ***(Seller to initial applicable line)*** _____/_____ has; or _____/_____ has **not** occurred, which obligates Seller to perform either the modified or full risk reduction treatment of the Property as required under the Maryland Program. If an event has occurred that obligates Seller to perform either the modified or full risk reduction treatment of the Property, Seller hereby discloses the scope of such treatment as follows:

_____

_____

If such event has occurred, Seller ***(Seller to initial applicable line)*** _____/_____ will; OR _____/_____ will **not** perform the required treatment prior to transfer of title of the Property to Buyer.

ACKNOWLEDGEMENT: Buyer acknowledges by Buyer's initials that Buyer has read and understands the above Paragraphs. _____/_____ **(BUYER)**

CERTIFICATION OF ACCURACY: The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

		Janice L. Moon 10/16/2026	
Buyer	**Date**	**Seller** Janice Moon	**Date**
Buyer	**Date**	**Seller**	**Date**
		Leslie Wheatley 10/16/2026	
Buyer's Agent	**Date**	**Seller's Agent** Leslie Wheatley	**Date**

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MLS Errors
Disclosure Statement

All Parties related to the sale of this property understand and accept that the MLS system used to relay pertinent information to others regarding this property may contain errors and inadvertent inaccuracies.

Information contained within an MLS data source should be considered a SECOND SOURCE of information which could have been pulled from inaccurate public records and other sources. It is the Buyer(s) & Seller(s) responsibility to ensure accuracy of all information contained within. MLS information is general in nature and indeed not a guarantee of 100% accuracy.

As a Seller, you acknowledge that you have reviewed the MLS printout prior to entering a sales/purchase contract with any Buyer and all information is to the best of your knowledge.

As a Buyer, you acknowledge that you have reviewed the MLS printout prior to entering into a purchase agreement with the Seller. You understand information contained within the MLS printout could contain errors and inadvertent inaccuracies.

Buyer _____ Date _____ Seller _____ Date 10/16/2026

Buyer _____ Date _____ Seller _____ Date _____

Property Address 20781 Beaver Creek Road, Boonsboro, MD 21713

STATE OF MARYLAND
REAL ESTATE COMMISSION

Consent for Dual Agency

(In this form, the word "seller" includes "landlord"; "buyer" includes "tenant"; and "purchase" or "sale" includes "lease")

When Dual Agency May Occur

The possibility of Dual Agency arises when:

1) The buyer is interested in a property listed by a real estate broker; and

2) The seller's agent and the buyer's agent are affiliated with the same real estate broker.

Important Considerations Before Making a Decision About Dual Agency

A broker or broker's designee, acting as a dual agent does not exclusively represent either the seller or buyer; there may be a conflict of interest because the interests of the seller and buyer may be different or adverse. As a dual agent, the real estate broker does not owe undivided loyalty to either the seller or buyer.

Before the buyer and seller can proceed to be represented by a broker acting as a dual agent, they must both sign Consent for Dual Agency. If the buyer has previously signed Consent for Dual Agency, the buyer must **affirm** the buyer's consent for the purchase of a particular property before an offer to purchase is presented to the seller. If the seller has previously signed Consent for Dual Agency, the seller must **affirm** the seller's consent for the sale of the property to a particular buyer before accepting an offer to purchase the property. The **affirmation** is contained on Page 2 of this form.

Your Choices Concerning Dual Agency

In a possible dual agency situation, the buyer and seller have the following options:

1. **Consent in writing to dual agency.** If all parties consent in writing, the real estate broker or the broker's designee (the "dual agent") shall assign one real estate agent affiliated with the broker to represent the seller (the seller's "intra-company agent") and another agent affiliated with the broker to represent the buyer (the buyer's "intra-company agent"). Intra-company agents are required to provide the same services to their clients that agents provide in transactions not involving dual agency, including advising their clients as to price and negotiation strategy.

2. **Refuse to consent to dual agency. If either party refuses to consent in writing to dual agency**, the real estate broker must terminate the brokerage relationship for that particular property with the buyer, the seller, or both. If the seller terminates the brokerage agreement, the seller must then either represent him or herself or arrange to be represented by another real estate company. If the buyer terminates the brokerage agreement, the buyer may choose not to be represented but simply to receive assistance from the seller's agent, from another agent in that company, or from a subagent from another company. Alternatively, the buyer may choose to enter into a written buyer agency agreement with a different broker/company.

Duties of a Dual Agent and Intra-Company Agent

Like other agents, unless the client gives consent to disclose the information, dual agents and intra-company agents must keep confidential information about a client's bargaining position or motivations. For example, without written consent of the client, a dual agent or intra-company agent may not disclose to the other party, or the other party's agent:

1) Anything the client asks to be kept confidential; *
2) That the seller would accept a lower price or other terms;
3) That the buyer would accept a higher price or other terms;
4) The reasons why a party wants to sell or buy, or that a party needs to sell or buy quickly; or
5) Anything that relates to the negotiating strategy of a party.

*** Dual agents and intra-company agents must disclose material facts about a property to all parties.**

How Dual Agents Are Paid

Only the broker receives compensation on the sale of a property listed by that broker.

If a financial bonus is offered to an agent who sells property that is listed with his/her broker, this fact must be disclosed in writing to both the buyer and seller.

Consent for Dual Agency

I have read the above information, and I understand the terms of the dual agency. I understand that I do not have to consent to a dual agency and that if I **refuse** to consent, there will not be a dual agency; and that I may withdraw the consent at any time upon notice to the dual agent. I hereby **consent** to have

RE/MAX Results act as a Dual Agent for me as the
(Firm Name)

20781 Beaver Creek Road

X **Seller** in the sale of the property at: **Boonsboro, MD 21713**

___ **Buyer** in the purchase of a property listed for sale with the above-referenced broker.

Janice L. Moon 10/16/2026

Signature Date Signature Date

AFFIRMATION OF PRIOR CONSENT TO DUAL AGENCY

The undersigned **Buyer(s)** hereby affirm(s) consent to dual agency for the following property:

20781 Beaver Creek Road, Boonsboro, MD 21713
Property Address

Signature Date Signature Date

The undersigned **Seller(s)** hereby affirm(s) consent to dual agency for the Buyer(s) identified below:

Name(s) of Buyer(s)

Signature Date Signature Date

NOTIFICATION OF DUAL AGENCY WITHIN A TEAM

Under Maryland law, a team that provides real estate brokerage services must consist of two or more associate brokers or salespersons, or a combination of the two, who:

1. work together on a regular basis;
2. represent themselves to the public as being part of one entity; and
3. Designate themselves by a collective name such as "team" or "group."

The team operates within a brokerage, and team members are supervised by a team leader as well as by the broker, and, if they work in a brokerage branch office, by the branch office manager.

The law permits one member of a team to represent the buyer and one member to represent the seller in the same transaction only if certain conditions are met. If both parties agree, the **broker** of the real estate brokerage with which the salespersons or associate brokers are affiliated or the **broker's designee** (the "dual agent") shall designate one team member as the intra-company agent for the buyer and another team member as the intra-company agent for the seller. No one else may make that designation.

The law also requires that the buyer and seller each be notified in writing that the two agents are members of the same team, and that the team could have a financial interest in the outcome of the transaction in addition to any financial benefit obtained by selling one of the broker's own listings. THIS CONSTITUTES YOUR NOTICE OF THOSE FACTS.

Dual agency may occur only if both parties consent to it, and sign the Consent for Dual Agency form prescribed by the Real Estate Commission. If you have concerns or questions about being represented by a team member when another team member represents the other party, you should address these to the broker or branch office manager before signing the Consent form.

This form must be presented to the buyer and seller at the time the real estate licensee presents the disclosure of agency relationships. For the seller, that should occur no later than when the seller signs the listing agreement. For the buyer, that should occur no later than the initial scheduled showing of the property, subject of this transaction.

ACKNOWLEDGMENT OF RECEIPT OF NOTICE
I/we acknowledge receipt of the Notification of Dual Agency within a Team.

Janice L. Moon _____ DATE: 10/16/2026

_____ DATE: _____

REALTOR®

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This form is intended for use by members only.

EQUAL HOUSING OPPORTUNITY

BROKER AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT
Maryland

To (Client's Name(s)): Janice Moon

Property Address: 20781 Beaver Creek Road, Boonsboro, MD 21713
Street City State Zip

From: RE/MAX Results ("Broker") and Agent: Leslie Wheatley

This is to give you notice that RE/MAX Results and Agent have business relationships (e.g. direct or indirect ownership interests, joint ventures and/or office leases) with the following title and closing settlement service providers: Community Title Network, LLC, as an independently owned settlement company. Because of these relationships, this referral may provide RE/MAX Results and/or Agent a financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are **NOT** required to use the listed provider as a condition for purchase, sale, or refinance of the subject property. **THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.**

TITLE INSURANCE CHARGES
Title Insurance Fees provided by Community Title Network, LLC:

Owner's Title Insurance Policy: Estimated charges for Enhanced Coverage calculated per Thousand Dollars (per $1,000) of sales price as follows:

Maryland	
First $250,000	$ 6.15
$250,001-$500,000	$ 5.25
$500,001-$1,000,000	$ 4.50
$1,000,001- $5,000,000	$ 3.55

Additional charges
Simultaneous issue of Lenders' Title Insurance Policy is $200.00 per Loan Policy
Insured Closing Protection Letter is $ 45.00 per Loan Policy.

Estimated owners' title insurance premiums (per $1,000 of sales price) are provided above for "enhanced" coverage. Other options may be available, including less comprehensive "standard" coverage and a "reissue rate," which could reduce your charges

Settlement Fees provided by Community Title Network, LLC:

Buyer Settlement Fees: $600- $1,100 Seller Settlement Fees: $450 -$850

Additional service fees charged by 3rd party vendors for Title Abstracts generally range from $110-$300 and for Location Surveys generally range from $250- $600.

ACKNOWLEDGMENT

I/we have read this disclosure form, and understand that RE/MAX Results and Agent are referring me/us to purchase the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.

Janice S. Moon / 10/16/2026
Signature Date

_____ / _____
Signature Date

BROKER AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT
Maryland

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_____ / _____ _____ / _____
Signature Date Signature Date

UPGRADES

2015-2022

2015 Wood Floors
2017 Kitchen Remodel
2019 Metal Roof
2021 HVAC and Ductwork
2022 Well pump and line to well

2023 Septic pumped and inspected

2023

50 amp Electric Car Charger
Gutter Leaf Guards
Custom Shades- stringless (some are automatic)
Water Softener, UV and Sediment Filter Systems
Chain Link fence - black coating
Bathroom Remodel
Lawn/ Landscaping Refresh

2024

Mud Room Addition
Trex Deck with Vinyl Railing
Ceiling Fan on Back Porch
Driveway Resurfaced
Exterior Caulk and Painting (trim, porch ceilings & columns, doors, windows & shutters)

2025

New Wall Heaters
2nd Bathroom Remodel
Grab Bars
Driveway Sealcoat
Insulation Replaced - Orkin ThermoPro Insulation plus Rodent deterrent
Under Sink Water Filtration System

2026

50 Gal Water Heater
Driveway Sealcoat